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11/07/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION OF: KangYoon Lee et al.

DOCKET NO. JP920000395

SERIAL NO.

EXAMINER:

FILED: Herewith

GROUP ART:

FOR: SYSTEM AND METHOD FOR PERFORMING  
PERSONAL FINANCE MANAGEMENT  
USING THE INTERNET

DATED: November 7, 2001

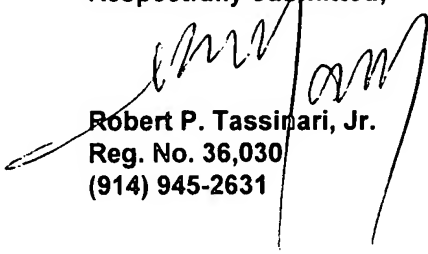
INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

In order to assist in the examination of this application, and in accordance and compliance with 37 CFR 1.56, 1.97 and 1.98, a copy of the document listed on the attached form PTO-1449 is forwarded herewith.

Respectfully submitted,

  
Robert P. Tassinari, Jr.  
Reg. No. 36,030  
(914) 945-2631

IBM Corporation  
Intellectual Property Law  
P.O. Box 218  
Yorktown Heights, New York 10598

FORM PTO-1449 (Modified)  LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT	ATTY. DOCKET NO. JP920000330	SERIAL NO.:  APPLICANT: KangYoon Lee et al
(Use several sheets if necessary)	FILING DATE: Herewith	GROUP:

10/05/2003  
 11/07/01

REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

EXAMINER INITIALS		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)
	AA	6 0 3 2 1 3 3	02/29/2000	James J. Hilt et al.	705	60	11/3/1995
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AL							
	AM							
	AN							
	AO							
	AP							

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

	AQ	
	AR	
	AS	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.